



Summary of *benefits*

When it comes to healthcare, one size doesn't fit all. Islands Health Adapt gives you the flexibility to build the right healthcare plan for your business.

1 Your area of cover

Your employees will be covered in Guernsey, Jersey, Isle of Man, Isle of Sark, UK and Europe

2 Decide whether to add an excess

Adding an excess will lower your premiums. Your employees will need to pay this once per person, per policy year if they need treatment.

- No excess
- £100
- £200
- £500
- £1,000
- £2,000

3 Choose your modules

You'll have the Core Module included as standard. You can choose how to build the rest of your plan with a choice of modules.

Core Module – see page 2 - 3 included as standard

Build your cover from a choice of these optional modules

Outpatient – see page 4

GP Fees* – see page 4

Drugs and Dressings* – see page 5

Health Checks* – see page 5

Dental Care* – see page 6

Optical* – see page 6

*These modules can only be selected if the Outpatient Module has been chosen

Core Module

INCLUDED AS STANDARD

What's covered?

Inpatient and day patient cover	Limits
Treatment charges for surgeons, anaesthetists, physicians and consultants. Plus tests, physiotherapy and accommodation in hospital	Paid in full
Cash benefit for free inpatient treatment and free hospital accommodation	£100 a night up to £2,000 a year
Parent accommodation in a hospital <i>When the child is under 18 and receiving treatment covered by the plan</i>	Paid in full
Parent accommodation in a hotel <i>When the child is under 18 and receiving inpatient treatment covered by the plan</i>	Up to £100 a night up to £500 a year
Inpatient psychiatric treatment	100 days per membership lifetime
Rehabilitation	28 days, up to 180 days in cases of severe central nervous system damage
CT, MRI and PET scans	Paid in full
Outpatient	Limits
Outpatient surgical procedures	Paid in full
CT, MRI and PET scans	Paid in full
Psychiatric treatment	Paid in full
Emergency treatment	Limits
Ambulance cover for emergency transport to or between hospitals	Paid in full
Evacuation and repatriation service	Paid in full
Accidental damage to teeth	£2,500 per year
Emergency treatment outside of Europe	8 weeks per year up to £30,000 a year

Cancer cover	Limits
Radiotherapy and chemotherapy <i>Received as an outpatient, day patient or inpatient</i>	Paid in full
Drug treatment to prevent the recurrence of cancer <i>Excludes pre-existing conditions</i>	Paid in full
Clinical trials cash benefit	£1,000 a year
Cash payment for free chemotherapy or radiotherapy	£50 a day up to £5,000 a year
Wigs, specialist clothing or other temporary head coverings during the active treatment of cancer	£400 a year
Transportation from the Islands to UK or another island for treatment not available locally	Paid in full up to £3,000 a year

Other	Limits
External prosthesis	Up to £5,000 regardless of how long your employee remains a member of a plan arranged by the AXA Global Healthcare Group
Maternity cash benefit	£150 per baby
Palliative care	Paid in full up to £10,000 a year
Transportation from the Islands to UK or another island for treatment not available locally	Up to £2,500 a year
Nurse to provide chemotherapy or antibiotics by intravenous drip at home	Paid in full for up to 28 days a year
Hotel accommodation for one night prior to, or the night of, eligible treatment <i>Covered when it is necessary to be transported to another Channel Island or the UK for eligible treatment not available on members' principle island of residence</i>	£150 a night up to £600 a year
Hearing aids <i>Covered when they are medically necessary and dispensed by an audiologist</i>	Paid in full
Prescribed durable medical equipment for an eligible medical condition <i>Including crutches, wheelchairs, mobility aids, glucose monitors, insulin pumps and CPAP devices</i>	£1,000



Outpatient Module

OPTIONAL

Your choice of limit

This is the maximum amount we'll pay for treatment covered under this module.
All limits apply per person, per year unless otherwise stated.

£1,000

£2,500

Paid in full

What's covered?

Outpatient cover	Limits
Medical practitioner consultation fees	Paid in full up to Outpatient Module limit
Diagnostic tests	
Routine monitoring of medical conditions	
Physiotherapy	
Complementary practitioner fees	
Consultations and diagnostic tests for menopause	
Diagnosis and outpatient treatment for neurodiversity	

GP Fees Module

OPTIONAL – OUTPATIENT MODULE MUST BE SELECTED

Your choice of limit

This is the maximum amount we'll pay for treatment covered under this module.
All limits apply per person, per year unless otherwise stated.

£500

£800

Paid in full £2,500 or Paid in full Outpatient Module limit must be selected

What's covered?

GP fees cover	Limits
Consultations with a general practitioner <i>This includes charges for primary care made by a general practitioner including advice, evaluation and simple monitoring.</i>	Paid in full up to GP Fees Module limit

Drugs and Dressings Module

OPTIONAL – OUTPATIENT MODULE MUST BE SELECTED

Your choice of limit

This is the maximum amount we'll pay for treatment covered under this module.
All limits apply per person, per year unless otherwise stated.

£200

£300

£400

What's covered?

Drugs and dressings cover	Limits
Drugs and dressings prescribed by a medical practitioner	Paid in full up to Drugs and Dressings Module limit
Menopause <i>Prescribed drugs including hormone replacement therapy (HRT)</i>	
Neurodiversity <i>Drug therapy</i>	

Health Check Module

OPTIONAL – OUTPATIENT MODULE MUST BE SELECTED

Your choice of limit

This is the maximum amount we'll pay for treatment covered under this module.
All limits apply per person, per year unless otherwise stated.

£200

£500

£2,500 or paid in full Outpatient Module limit must be selected

£1,000

Paid in full Outpatient Module limit must be selected

What's covered?

Health check cover	Limits
Health checks and routine screening <i>Examples of what may be included in a health check include resting blood pressure, cholesterol tests, hearing tests and certain cancer screening tests</i>	Paid in full up to Health Check Module limit

Dental Care Module

OPTIONAL – OUTPATIENT MODULE MUST BE SELECTED

Your choice of limit

This is the maximum amount we'll pay for treatment covered under this module.
All limits apply per person, per year unless otherwise stated.

80% paid up to £400

80% paid up to £700

What's covered?

Dental cover	Limits
Non-routine dental treatment	80% of costs paid up to Dental Care Module limit

Optical Module

OPTIONAL – OUTPATIENT MODULE MUST BE SELECTED

Your choice of limit

This is the maximum amount we'll pay for treatment covered under this module.
All limits apply per person, per year unless otherwise stated.

80% paid up to £200

80% paid up to £400

What's covered?

Optical cover	Limits
Prescription glasses and contact lenses	80% of costs paid up to the Optical Module limit
Eye test	One eye test per year up to £60

Important information

Exclusions

What's not included in the health plans

- ✗ Treatment of medical conditions a member had, or had symptoms of, before they joined (not applicable if Medical History Disregarded underwriting is selected).
- ✗ Outpatient cover limited unless the Outpatient Module has been selected.
- ✗ Routine pregnancy and childbirth.
- ✗ Routine dental check-ups.
- ✗ Preventative treatment.
- ✗ Any treatment costs incurred as a result of engaging in or training for any sport for which a member receives a salary or monetary reimbursement, including grants or sponsorship (unless they receive travel costs only).
- ✗ Claims if a member has travelled outside of Europe to get treatment.
- ✗ For treatment in the UK, any inpatient or day patient treatment (including oral surgical procedures) and MRI, CT or PET scan that isn't received in a hospital, scanning centre or facility listed in the Islands Health Adapt Directory of Hospitals.

Full details of what members are and are not covered for are provided in the membership handbook or are available on request.

Speak to us or your intermediary for more details or if you have any questions
You can email us at internationalsales.health@axa.com